

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 13-34292-DOT
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James Adam Massengill
1501 Greenberry Road
Powhatan, VA 23139

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-3589

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

James Adam Massengill is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: November 25, 2013

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 James Adam Massengill
 Debtor

Case No. 13-34292-DOT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
 Form ID: B18

Page 1 of 2
 Total Noticed: 50

Date Rcvd: Nov 26, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2013.

db
 11932020 +James Adam Massengill, 1501 Greenberry Road, Powhatan, VA 23139-7617
 11932018 +AT & T, P.O. Box 1954, Southgate, MI 48195-0954
 11932021 Anthem Blue Cros Blue Shield, PO Box 27401, Powhatan, VA 23139-0000
 11932031 +Avis Rent a Car System, LLC, P.O. Box 409309, Atlanta, GA 30384-9309
 11932032 +CJW Medical Center, Post Office Box 99008, Bedford, TX 76095-9108
 11932033 +Cntrl Va, 2501 Anderson Hwy, Powhatan, VA 23139-7508
 11932034 +Comcast, PO BOX 3002, Southeastern, PA 19398-3002
 11932034 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, Attn: System Credit,
 Post Office Box 26666, Richmond, VA 23261-0000)
 11932035 +Dr. C. William Dabney, P.C., Orthodontics for Child & Adult, 13321 Midlothian Turnpike, A,
 Midlothian, VA 23113-4270
 11932036 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 11932039 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focus Recry, 9701 Metropolitan Suite B, Richmond, VA 23236-0000)
 11932040 +Hennessy-Reveley & Harris, Shirley L.Hennessy-Reveley,Esq, 10305 Memory Lane Ste 102,
 Chesterfield, VA 23832-8815
 11932041 +Home Depot, 6501 West Broad Street, Richmond, VA 23230-2013
 11932045 +J.A. Mera, D.D.S., 11507 Allecingie Parkway, Richmond, VA 23235-4301
 11932046 +Monarch Recovery Management, P.O. Box 16119, Philadelphia, PA 19114-0119
 11932047 North Shore Agency, Post Office Box 8901, Westbury, NY 11590-8901
 11932048 +Pinnacle Credit Services, LLC, Post Office Box 640, Hopkins, MN 55343-0640
 11932049 #+Primary Financial Service, 3115 N. 3rd Avenue, Suite 112, Phoenix, AZ 85013-4387
 11932050 +Principal Residentl Mt, 711 High St, Des Moines, IA 50392-0001
 11932051 Proactiv Solutions, Post Office Box 11448, Des Moines, IA 50336-1448
 11932052 +Rbs Citizens Na, 480 Jefferson Blvd, Warwick, RI 02886-1359
 11932054 +Seterus Inc., PO Box 11790, Newark, NJ 07101-4790
 11932055 +Sovereign Bank, 865 Brook St, Rocky Hill, CT 06067-3444
 11932057 +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 11932058 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
 11932059 #+Verizon - Bankrutpcy Dept, P.O. Box 3397, Wilmington, IL 61702-3397
 11932062 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
 11932064 +Wfm/Wbm, 3480 Stateview Blvd Bldg, Fort Mill, SC 29715-7203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 EDI: QBHMATSON.COM Nov 27 2013 02:18:00 Bruce H. Matson,
 LeClair Ryan, A Professional Corporation, Riverfront Plaza, East Tower, 951 East Byrd Street,
 P.O. Box 2499, Richmond, VA 23218-2499
 11932017 +EDI: ALLIANCEONE.COM Nov 27 2013 02:18:00 Alliance 1, 4850 Street Rd Ste 300,
 Trevoise, PA 19053-6643
 11932019 +EDI: ACCE.COM Nov 27 2013 02:18:00 Asset Acceptance Llc, Po Box 1630,
 Warren, MI 48090-1630
 11932022 EDI: BANKAMER.COM Nov 27 2013 02:18:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998-0000
 11932023 EDI: BANKAMER.COM Nov 27 2013 02:18:00 Bank Of America, N.A., 4161 Piedmont Pkwy,
 Greensboro, NC 27410-0000
 11932025 EDI: BANKAMER.COM Nov 27 2013 02:18:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998-0000
 11932024 +E-mail/Text: bankruptcy@bbandt.com Nov 27 2013 02:33:40 BB & T, One Piedmont Road,
 Charleston, WV 25301-1099
 11948564 +E-mail/Text: bankruptcy@bbandt.com Nov 27 2013 02:33:40 BB&T, Bankruptcy Section,
 100-50-01-51, PO Box 1847, Wilson, NC 27894-1847
 11932026 +EDI: CAPIO.COM Nov 27 2013 02:18:00 Capio Partners Llc, 2222 Texoma Pkwy Ste 150,
 Sherman, TX 75090-2481
 11932027 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM Nov 27 2013 02:34:45
 Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
 11932029 +EDI: CAUT.COM Nov 27 2013 02:18:00 Chase, Po Box 901076, Ft Worth, TX 76101-2076
 11932030 +EDI: CHASE.COM Nov 27 2013 02:18:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 11932037 +E-mail/Text: bknotice@erccollections.com Nov 27 2013 02:34:10 Enhanced Recovery,
 8014 Bayberry Road, Jacksonville, FL 32256-7412
 11932038 +E-mail/Text: bknotice@erccollections.com Nov 27 2013 02:34:10 Enhanced Recovery Co L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 11932042 +EDI: HFC.COM Nov 27 2013 02:18:00 Hsbc/Bsbuy, Po Box 5253, Carol Stream, IL 60197-5253
 11932043 +EDI: HFC.COM Nov 27 2013 02:18:00 Hsbc/Kawas, 90 Christiana Rd, New Castle, DE 19720-3118
 11932044 EDI: IRS.COM Nov 27 2013 02:18:00 Internal Revenue Service, Insolvency Unit,
 Post Office Box 21126, Philadelphia, PA 19114-0000
 11932053 +EDI: SEARS.COM Nov 27 2013 02:18:00 Sears/Cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
 11932056 +EDI: STFl.COM Nov 27 2013 02:18:00 Suntrust Bank, Po Box 85052, Richmond, VA 23285-5052
 11932060 +EDI: WACHOVIA.COM Nov 27 2013 02:18:00 Wachrl, Po Box 3117, Winston Salem, NC 27102-3117
 11932061 EDI: WFFC.COM Nov 27 2013 02:18:00 Wells Fargo, Post Office Box 10347,
 Des Moines, IA 50306-0347
 11932063 +EDI: WACHOVIA.COM Nov 27 2013 02:18:00 Wf/Wb/Dfs, Po Box 3117,
 Winston Salem, NC 27102-3117

TOTAL: 22

District/off: 0422-7

User: admin
Form ID: B18

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Total Noticed: 50

Date Rcvd: Nov 26, 2013

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* Bruce H. Matson, LeClair Ryan, A Professional Corporation, Riverfront Plaza, East Tower,
951 East Byrd Street, P.O. Box 2499, Richmond, VA 23218-2499
11932028 ##++CBE GROUP, 131 TOWER PARK DR STE 100, WATERLOO IA 50701-9374
(address filed with court: Cbe Group, 131 Towe Park Dr; Suite 1, Waterloo, IA 50702-0000)
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2013 at the address(es) listed below:

Bruce H. Matson bhmtrustee@leclairryan.com, bmatson@ecf.epiqsystems.com
Bruce H. Matson on behalf of Trustee Bruce H. Matson bhmtrustee@leclairryan.com,
bmatson@ecf.epiqsystems.com
Christopher Mark Winslow on behalf of Debtor James Adam Massengill chris@chriswinslow.com,
winslowparalegal@gmail.com

TOTAL: 3